

**Application number:** 09/396005

**Art Unit:** 3621

**Applicant:** Khai Hee Kwan

**Examiner:** James A Reagan

**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

### Claims

5 Without conceding the validity of the examiner's argument or the undemonstrated prima facie, and to expedite prosecution of the application, the claims are hereby amended as below and we respectfully seek the examiner's permission to add the following amendments:

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1-12. ( Canceled )

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13. (Currently Amended) In an Internet system having a plurality of computers connected by a network, a user to user payment method executable at host server having a database to transfer stored funds in any currencies over a network under payer's control, comprising:

prompting payer to input payer's account identifier and password;

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authenticating the said payer's account identifier and password for validity;

prompting the payer to input payee's account identifier and fund transfer information;

receiving said payee's account identifier and fund transfer information;

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upon authenticating the payee's account identifier, instantly crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer;

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instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; ~~and~~

whereby said stored fund is deposited from a prepaid card; and

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whereby said transfer is made without interacting with payee and independently of said prepaid card.

10 14. (Previously Presented) The method of Claim 13 includes a step of storing and linking prepaid card amount to an user account identifier in the host server over a network comprising:

prompting user to enter security code associated with the prepaid card;

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receiving the security code;

determining if the security code is valid;

20 determining if any account **identifier** is associated with the security code;

if there is no account identifier associated with said code then prompt user to enter an user account identifier, password, storage period and currency to be stored;

25 receiving the said user account identifier, password, storage period and currency as inputted by user;

determining said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

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calculating the stored value;

output stored value to user;

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if said user account identifier, password combination is unique and stored value is acceptable to user then add said account identifier and password into database linked with the stored value amount;

10 if said user account identifier, password combination is not unique and stored value is acceptable to user then linked the stored value amount to said existing user account identifier and password in the database; and

whereby upon completion of storing and linking said prepaid card is valueless.

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15-25. (Canceled)

26. (Currently Amended) The method according to Claim 14, wherein calculation of the stored value is based at least in part on the formula below;

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Stored value =  $B * D * L * C * R$

Where B is the face value of the prepaid card or the floating balance whichever is less, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning flexibility in currency stored.

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27-32. (Canceled)

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33. (Currently Amended) The method according to Claim 13 whereby said payer is unknown to said host server .

5 34. (Currently Amended) An Internet system for user to user fund transfer over a network comprising:

a host server having a database to transfer stored funds in any currencies under payer's control and a computer storage medium for storing executable program code; and

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means for executing ~~the~~ said program code, wherein the program code, further comprises:

code to prompt payer to input payer's account identifier and password;

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code to authenticate the said payer's account identifier and password for validity;

code to prompt the payer to input payee's account identifier and fund transfer information;

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code to receiving said payee's account identifier and fund transfer information;

code to authenticate the payee's account identifier and upon authentication, instantly crediting the fund to payee's account if the balance in the database associated with the

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payer account identifier and password is more than the fund for transfer;

code to instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; ~~and~~

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whereby said stored fund is deposited from a prepaid card; and

whereby said transfer is made without interacting with payee and independently of said prepaid card.

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35. (Previously Presented) The system of claim 34 wherein program code further comprising:

code to prompt user to enter security code associated with the prepaid card;

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code to receive the security code;

code to determine if the security code is valid;

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code to determine if any account identifier is associated with the security code;

code to prompt user to enter an user account identifier, password, storage period and currency to be stored if there is no account identifier associated with said security code;

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code to receive the said user account identifier, password, storage period and currency as inputted by user;

code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

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code to calculate the stored value;

code to output stored value to user;

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code to add said account identifier and password into database linked with the stored value if said user account identifier, password combination is unique and stored value is acceptable to user;

- 5 code to link the stored value to said existing user account identifier and password in the database if said user account identifier, password combination is not unique and stored value is acceptable to user; and

whereby upon completion of storing and linking said prepaid card is valueless.

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36. (Currently Amended) The system of claim 35 wherein code to calculate the stored value is based at least in part on the formula below;

Stored value =  $B * D * L * C * R$

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Where B is the face value of the prepaid card or the floating balance whichever is less, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning flexibility in currency stored.

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37. (Cancelled)

38. (Currently Amended) The system according to Claim 34 whereby said payer is unknown to said host server.

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39. (Currently Amended) Computer executable software code stored on a computer readable storage medium, said codes - executable at host server having a database to transfer stored funds between users in any currencies over a network under payer's control comprising :

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code to prompt payer to input payer's account identifier and password;

code to authenticate the said payer's account identifier and password for validity;

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code to prompt the payer to input payee's account identifier and fund transfer information;

code to receiving said payee's account identifier and fund transfer information;

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code to authenticate the payee's account identifier and upon authentication, instantly crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer;

15 code to instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; ~~and~~

whereby said stored fund is deposited from a prepaid card; and

20 whereby said transfer is made without interacting with payee and independently of said prepaid card.

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25 40. (Previously Presented) According to Claim 39 wherein said software code further comprising :

code to prompt user to enter security code associated with the prepaid card;

code to receive the security code;

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code to determine if the security code is valid;

code to determine if any account identifier is associated with the security code;

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code to prompt user to enter an user account identifier, password, storage period and currency to be stored if there is no account identifier associated with said security code;

code to receive the said user account identifier, password, storage period and currency as  
10 inputted by user;

code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

15 code to calculate the stored value;

code to output stored value to user;

code to add said account identifier and password into database linked with the stored  
20 value if said user account identifier, password combination is unique and stored value is acceptable to user;

code to link the stored value to said existing user account identifier and password in the database if said user account identifier, password combination is not unique and stored  
25 value is acceptable to user; and

whereby upon completion of storing and linking said prepaid card is valueless.



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41. (Currently Amended) According to Claim 40 wherein said code to calculate the stored value is based at least in part on the formula below;

Stored value = B \* D \* L \* C \* R

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Where B is the face value of the prepaid card or the floating balance whichever is less, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning flexibility in currency stored.

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42. (Cancelled)

43. (Currently Amended) According to Claim 39 whereby said payer is unknown to said host server.

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44. (Currently Amended) The method of Claim 13 includes providing at least one point of sale terminal adapted to issue a receipt representative of a prepaid card having at least a serial number ~~prepaid card~~ and connected to said host server.

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45. (Currently Amended) The system of Claim 34 includes at least one point of sale terminal adapted to issue a receipt representative of a prepaid card having at least a serial number ~~prepaid card~~ and connected to said host server.

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46. (Currently Amended) According to Claim 39 wherein said software code further comprising :

code to enable at least one point of sale terminal to be connected to a host server to issue a receipt representative of a prepaid card having at least a serial number.

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47. (Canceled)

48. (NEW) A method for person to person instantaneous fund transfer without using a bank account, the method comprising :

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using stored funds in payer's account for transfer to payee whereby said account having a payer created identifier being different from source of funds;

submitting said identifier for verification prior to a transfer and said transfer is

10 instantaneously without interacting with said source of funds and said payee;

whereby said stored funds is deposited without using a bank account; and

whereby payer and payee are two different persons.

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49. (NEW) A system for person to person instantaneous fund transfer without using a bank account, the system comprising :

a host server and a computer storage medium for storing executable program code; and

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means for executing said program code, wherein the program code, further comprises:

code to transfer stored funds in payer's account to payee whereby said account having a payer created identifier being different to source of funds;

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code to submit said identifier for verification prior to transfer and said transfer is instantaneously without interacting with said source of funds and said payee;

whereby said stored funds is deposited without using a bank account; and

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whereby payer and payee are two different persons.

50. (NEW) The method according to Claim 13 whereby said network is a telephone  
5 network.

51. (NEW) According to Claim 34 whereby said network is a telephone network.

52. (NEW) According to Claim 39 whereby said network is a telephone network.